

In re:  
William Steven Stanaitis  
Penny Mifflin Stanaitis  
Debtors

Case No. 23-12187-pmm  
Chapter 13

District/off: 0313-2  
Date Rcvd: May 08, 2024

User: admin  
Form ID: pdf900

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2024:**

Recip ID	Recipient Name and Address
db/jdb	William Steven Stanaitis, Penny Mifflin Stanaitis, 349 Mulberry Dr, Royersford, PA 19468-1272
cr	+ Hyundai Capital America dba Hyundai Motor Finance, 2860 Patton rd, Roseville, MN 55113-1100
cr	+ WELLS FARGO BANK, N.A., c/o POWERS KIRN, LLC, 8 Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980
14867120	+ ACAR Leasing Ltd, C/O William E. Craig, Esquire, Eisenberg Gold & Agrawal, P.C., 1040 Kings Hwy N #200, Cherry Hill, NJ 08034-1925
14805672	+ Aqua, 762 W Lancaster Ave., Bryn Mawr, PA 19010-3489
14803689	++ CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577 address filed with court: CCO Mortgage Corp., Attn: Bankruptcy, 10561 Telegraph Rd, Glen Allen, VA 23059
14803865	Citizens Bank, N.A., s/b/m to Citizens Bank of Pennsylvania, c/o Mary F. Kennedy, Esq., 1110 Industrial Blvd. 1st Flr, Suite 101, Southampton, PA 18966
14874214	+ Hyundai Capital America dba Kia Motor Finance, c/o William E. Craig, Esquire, Eisenberg Gold & Agrawal, P.C., 1040 Kings Hwy N #200, Cherry Hill, NJ 08034-1925
14803700	+ Limerick Township, 646 W Ridge Pike, Royersford, PA 19468-1497
14803701	Montgomery County Tax Claim Bureau, PO Box 190, Norristown, PA 19404-0190
14803705	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14803706	Spring-Ford Area School District, 857 S Lewis Rd, Royersford, PA 19468-2711
14802537	+ WELLS FARGO BANK, N.A., c/o Jill Manuel-Coughlin, Esq., POWERS KIRN, LLC, 8 Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 08 2024 23:54:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 08 2024 23:54:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096, US 76096-3853
cr	^ MEBN	May 08 2024 23:45:01	Citizens Bank, N.A. s/b/m to Citizens Bank of Penn, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14803540	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 08 2024 23:54:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
14812081	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 08 2024 23:54:00	ACAR Leasing Ltd. d/b/a GM Financial, P O Box 183853, Arlington, TX 76096-3853
14803687	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 08 2024 23:54:00	AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
14803691	Email/Text: Bankruptcy.RI@Citizensbank.com	May 08 2024 23:54:00	Citizens Bank NA, Attn: Bankruptcy, 1 Citizens Plaza, Providence, RI 02903
14803688	+ Email/Text: caineweiner@ebn.phinsolutions.com		

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14803690	Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2024 23:54:38	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
14803291	^ MEBN	May 08 2024 23:58:57	Citibank/Citgo Oil, Centralized Bankruptcy, PO Box 790034, St. Louis, MO 63179-0034
14803692	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 08 2024 23:45:00	Citizens Bank, N.A. s/b/m to Citizens Bank, of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14803693	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2024 23:54:00	Comenity Bank/Catherines, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14803694	+ Email/PDF: creditonebknotifications@resurgent.com	May 08 2024 23:58:48	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
14803695	Email/PDF: DellBKNotifications@resurgent.com	May 08 2024 23:58:48	Dell Financial Services, Attn: Bankruptcy, P.O. Box 81577, Austin, TX 78708-1577
14803696	+ Email/Text: bnc-bluestem@quantum3group.com	May 08 2024 23:54:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14807515	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	May 08 2024 23:54:00	Hyundai Capital America DBA Hyundai Motor Finance, P.O. Box 20809, Fountain Valley, CA 92728-0809
14803697	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	May 08 2024 23:54:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
14803698	Email/Text: sbse.cio.bnc.mail@irs.gov	May 08 2024 23:54:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14806622	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 08 2024 23:54:00	KeyBank NA, 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
14806834	^ MEBN	May 08 2024 23:45:05	KeyBank NA, PO Box 94968, Cleveland OH 44101-4968
14803699	Email/Text: PBNCNotifications@perituservices.com	May 08 2024 23:54:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14814458	+ Email/Text: bankruptcyydpt@mcmcg.com	May 08 2024 23:54:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14803702	Email/PDF: cbp@omf.com	May 08 2024 23:58:56	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14819816	+ Email/Text: bankruptcygroup@peco-energy.com	May 08 2024 23:54:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14803703	Email/Text: fesbank@attorneygeneral.gov	May 08 2024 23:54:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
14805673	+ Email/Text: bankruptcygroup@peco-energy.com	May 08 2024 23:54:00	Peco Energy, 2301 Market St N 3-1, Philadelphia, PA 19103-1380
14805674	Email/Text: csc.bankruptcy@amwater.com	May 08 2024 23:54:00	Pennsylvania American Water, Po Box 91623, Rantoul, IL 61866-8623
14803704	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 08 2024 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14803705	^ MEBN	May 08 2024 23:45:07	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14811772	Email/Text: bnc-quantum@quantum3group.com	May 08 2024 23:54:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14803707	Email/PDF: ais.sync.ebn@aisinfo.com	May 08 2024 23:58:37	Syncb/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

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14803708	Email/PDF: ais.sync.ebn@aisinfo.com	May 08 2024 23:58:48	Synchrony/Home Design, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14803709	Email/Text: usapae.bankruptcynotices@usdoj.gov	May 08 2024 23:54:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14803710	^ MEBN	May 08 2024 23:44:57	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14801533	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	May 08 2024 23:58:49	U.S. Department of Housing and Urban Development, 100 Penn Square East, Philadelphia, PA 19107
14803711	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 08 2024 23:58:55	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14805884	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 08 2024 23:58:55	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14803712	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 08 2024 23:58:50	Wells Fargo Home Mortgage, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A, Des Moines, IA 50328-0001

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14803541	*+	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
14812190	*+	ACAR Leasing Ltd. d/b/a GM Financial, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2024 at the address(es) listed below:

Name Email Address

KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MARY F. KENNEDY on behalf of Creditor Citizens Bank N.A. s/b/m to Citizens Bank of Pennsylvania mary@javardianlaw.com, tami@javardianlaw.com;angie.harrigan@javardianlaw.com

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MICHAEL A. CIBIK

on behalf of Debtor William Steven Stanaitis help@cibiklaw.com  
noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.co  
m; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com

MICHAEL A. CIBIK

on behalf of Joint Debtor Penny Mifflin Stanaitis help@cibiklaw.com  
noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.co  
m; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com

MICHELLE L. MCGOWAN

on behalf of Creditor WELLS FARGO BANK N.A. mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH. ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor ACAR Leasing Ltd. d/b/a GM Financial Leasing wcraig@egalawfirm.com mortoncraigecf@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Hyundai Capital America dba Hyundai Motor Finance wcraig@egalawfirm.com  
mortoncraigecf@gmail.com

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**In re:** : **Chapter 13**  
:   
**William Steven Stanaitis** :  
**Penny Mifflin Stanaitis** : **Case No. 23-12187 (PMM)**  
**Debtor(s)** :  
:

**O R D E R**

AND NOW, after notice and hearing, and, as discussed in open court at the hearing held in this matter on May 7, 2024,

It is hereby **ORDERED** that confirmation of Debtor's Chapter 13 Plan is **DENIED**.



**Date: 5/7/2024**

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**HON. PATRICIA M. MAYER**  
**U.S. BANKRUPTCY JUDGE**